



P.O. Box 939019  
San Diego, CA 92193-9019

ADDRESS SERVICE REQUESTED

07-01-2005

2345-78

#BWNHLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10595-2851

Contact Information:	Tel (800) 939-2353
	Fax (300) 306-4443
Hours of Operation:	M-Th 6am - 7pm;
	Fri 6am - 5pm;
	Sat 6am - 2:30pm PST
Original Owner:	Midland Funding LLC
Original Creditor:	CITIBANK
Original Account No:	5424180721425939
MCM Account No:	8514430172
Current Balance:	\$6,830.50
Payment Due Date:	NOW
Letter Code:	05403007

Dear JACOB J LANGSAM,

Midland Credit Management, Inc. has made several attempts to contact you regarding the following account:

Current Owner : Midland Funding LLC  
Original Creditor : CITIBANK  
MCM Account No: 8514430172  
Current Balance : \$6,880.50

This letter is to inform you that Midland Credit Management, Inc. is considering forwarding this account to an attorney with the intent to initiate legal action to satisfy the debt.

Please contact our office immediately at (300) 939-1253 to make arrangements to pay this debt and prevent any legal action on your account.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Sincerely,  
Midland Credit Management, Inc.

New York City Department of Consumer Affairs License Number 1140603

*Please tear off and return lower portion with payment in envelope provided*

### *Account Summary*

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10542-2851

MCM Account No: 851443017

**Current Balance:** \$6,380.50

Amount Due: \$6,330.50

Make Check Payable to: Midland Credit Management Inc.

Payment Due Date: NOW

**mem**  
Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870

GOALS



MIDLAND CREDIT MANAGEMENT, INC.  
P.O. Box 959019  
San Diego, CA 92193-9019



Contact Information: Tel (800) 939-2353  
Fax (800) 306-4443  
Hours of Operation: M-Th 6am - 7pm;  
Fri 6am - 5pm;  
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#BWNHLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

#### STATEMENT

MCM Account #: 8514430172		Principal Balance: <b>\$5,178.25</b>	
Original Account #: 5424180721425939		Interest Rate: <b>15.00%</b>	
Statement Date: 07-01-2006	Due Date: NOW	Accrued Interest: <b>\$1,702.25</b>	
Original Owner: Midland Funding LLC	Original Creditor: CITIBANK	New Balance: <b>\$6,880.50</b>	
Due Date	Date Received	Transactions	Amount
NOW	07-01-2006	The above referenced account was purchased by Midland Funding LLC and is serviced by Midland Credit Management, Inc. ("MCM"). The balance of \$6,880.50 is due now.  Please direct all correspondence to: Midland Credit Management, Inc.	\$6,880.50
			New Balance: <b>\$6,880.50</b>

Please understand this is a communication from a debt collector. This is an attempt to collect a debt.  
Any information obtained will be used for that purpose.

Please detach the payment slip below and enclose it with your \$6,880.50 payment in the envelope provided.

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 109522851

#### Payment Slip

MCM Account Number: 8514430172  
Current Balance: **\$6,880.50**  
Amount Enclosed: \_\_\_\_\_

Please indicate new mailing address and phone number, if incorrect.

**mcm**  
Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870  
http://www.midlandcreditmanagement.com

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